

Information to identify the case:

Debtor 1	<u>William L. Saunders Jr.</u>	Social Security number or ITIN	xxx-xx-2255
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ronette L. Saunders</u>	Social Security number or ITIN	xxx-xx-7783
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20196-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William L. Saunders Jr.

Ronette L. Saunders

7/5/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William L. Saunders, Jr.
 Ronette L. Saunders
 Debtors

Case No. 17-20196-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db/jdb +William L. Saunders, Jr., Ronette L. Saunders, 536 Morgan Street,
 Pittsburgh, PA 15219-4615
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14351758 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)
 14351757 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
 14351759 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 14351760 Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
 14351766 +Crunch Fitness, 340 East Waterfront Drive, Homestead, PA 15120-5004
 14351767 Enhanced Recovery Comapny, LLC, PO Box 23870, Jacksonville, FL 32241-3870
 14351768 +Everett & Hurite Ophthalmic Association, 1835 Forbes Ave, Pittsburgh, PA 15219-5835
 14351771 +FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 14351770 +Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610
 14351778 +Nelnet/GLESLI, 2401 International POB 7860, Madison, WI 53707-7860
 14351779 +Pinnacle Credit Service, PO Box 5617, Hopkins, MN 55343-0493
 14351780 +Premiere Medical Assocaites, PO Box 643773, Pittsburgh, PA 15264-3773
 14351782 #+Tate& Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
 14351783 +Toyota Motor Credit Corporation, PO Box 542000, Omaha, NE 68154-8000
 14351784 +UPMC Physician Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14351785 +UPMC Physician Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 06 2017 01:18:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 01:30:11 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM Jul 06 2017 01:18:00 Exeter Finance Corp., c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 14351752 +EDI: CINGMIDLAND.COM Jul 06 2017 01:18:00 AT & T, PO Box 6416,
 Carol Stream, IL 60197-6416
 14351753 EDI: CAPITALONE.COM Jul 06 2017 01:23:00 Capital One, c/o Capital One Services,
 P. O. Box 30281, Salt Lake City, UT 84130-0281
 14351754 EDI: CAPITALONE.COM Jul 06 2017 01:23:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14351764 +EDI: RCSFNBMARIN.COM Jul 06 2017 01:23:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 14351765 +EDI: RCSFNBMARIN.COM Jul 06 2017 01:23:00 Credit One Bank, P.O. Box 80015,
 Los Angeles, CA 90080-0015
 14351769 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jul 06 2017 08:24:27 Exeter Finance,
 PO Box 166008, Irving, TX 75016-6008
 14351772 +EDI: AMINFOFP.COM Jul 06 2017 01:23:00 First Premiere Bank, PO Box 5529,
 Sioux Falls, SD 57117-5529
 14351774 EDI: FORD.COM Jul 06 2017 01:18:00 Ford Motor Credit, Po Box 542000,
 Omaha, NE 68154-8000
 14351775 +EDI: RESURGENT.COM Jul 06 2017 01:23:00 LVNV Funding, PO Box 10497,
 Greenville, SC 29603-0497
 14351776 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 06 2017 01:30:43
 Magee Womens Hospital, c/o Credit Management Company, 2121 Noblestown Road,
 Pittsburgh, PA 15205-3956
 14351781 +E-mail/Text: bankruptcy@progfinance.com Jul 06 2017 01:30:35 Progressive Leasing,
 256 West Data Drive, Draper, UT 84020-2315
 14351786 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 06 2017 01:30:43
 UPMC Physician Services, c/o Credit Management Company, 2121 Noblestown Road,
 Pittsburgh, PA 15205-3956
 14351788 EDI: VERIZONCOMB.COM Jul 06 2017 01:23:00 Verizon, P.O. Box 17577,
 Baltimore, MD 21297-0513
 14351789 +EDI: VERIZONCOMB.COM Jul 06 2017 01:23:00 Verizon Wireless, P.O. Box 17464,
 Baltimore, MD 21297-1464
 14351790 +EDI: BLUESTEM Jul 06 2017 01:23:00 Webbank / Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Toyota Lease Trust

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 36

Date Rcvd: Jul 05, 2017

14351755* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14351756* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14351761* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
14351762* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
14351763* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
14351773* +First Premiere Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14351787* +UPMC Physician Services, c/o Credit Management Company, 2121 Noblestown Road,
Pittsburgh, PA 15205-3956
14351777 ##+Navient, PO Box 9575, Wilkes Barre, PA 18773-0975

TOTALS: 2, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Lauren M. Lamb on behalf of Debtor William L. Saunders, Jr.
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com
Lauren M. Lamb on behalf of Joint Debtor Ronette L. Saunders
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7